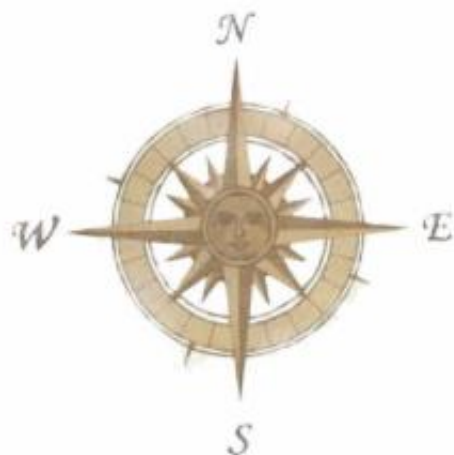


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THE HARFORD COMPASS

Charting the Course in the Right Direction

July | August | September 2014

In This Issue

Crime Prevention Tips

Be Careful When Using A Power

Preventing Serious Self-

Welcome to *The Harford Compass*

Dear Becky,

On May 28, at an Aging Summit attended by professionals in aging, disabilities, law enforcement, legal, legislative, health, and social services networks, we introduced a draft of the inaugural issue of *The Harford Compass*, a quarterly online newsletter hosted by Harford County Department of Community Services/Office on Aging.

As members of the Harford County community, we are all concerned about improving the quality of life for ourselves and our loved ones—especially our older or disabled family members, friends, and neighbors. We're committed to finding ways to collaborate, and work smarter to resolve tough issues faced by citizens in an environment of shrinking resources and growing complexities. Together, we have identified four major challenges which are faced by citizens: *Crime and Abuse; *Health & Wellbeing; * Quality of Life; and *Systems/Community Barriers. Through forums, conferences, and media tools such as *The Harford Compass*, we are actively addressing these challenges.

The Harford Compass provides a convenient way for us to exchange updates and non-confidential information to help us serve our community more effectively.

For more information about *The Harford Compass*, contact Mary Mignini, Office on Aging at 410-638-3025 or email mamignini@harfordcountymd.gov

Sincerely,
Karen A. Winkowski, Administrator
Harford County Office on Aging

Crime Prevention Tips

Upcoming Dates

"Did You Know" Series:
Accessing Benefits and Services for the Community will be held in September throughout Harford Senior Activities Centers. For locations, dates, and times please contact Anne Cerruto at 410-638-3025 or amcerruto@harfordcountymd.gov

Vision Health Screenings throughout Senior Activities Centers. For more information, visit www.harfordcountymd.gov/services

Sept. 2 - Edgewood
Sept. 3 - McFaul
Sept. 4 - Aberdeen
Sept. 10 - Fallston
Oct. 22 - Havre de Grace

Flu Shots throughout Harford Senior Activities Centers. For more information, visit www.harfordcountymd.gov/services

*Contributed by Sheriff L. Jesse Bane
Harford County Sheriff's Office*

The Harford County Sheriff's Office wants all citizens to be safe. Often, seniors can be victims of crimes of opportunity. Minimizing risks can reduce a person's chances of being a victim. Whether at home, going out of town, or just running to the store, taking a few simple precautions can protect citizens and their homes from being targeted:

At Home:

- Lock doors and windows.
- Install deadbolt locks on all doors.
- Install and use a peephole.
- Never let a stranger into your home.
- Ask for proper identification from delivery persons or strangers.
- Keep bushes and hedges trimmed so they cannot be used for hiding places.
- Don't store your ladder outside.

When Leaving Home:

- Don't announce unnecessarily that you will be away from home.
- Don't leave notes on the door.
- Keep doors and windows locked.
- Vary your daily routine.
- Leave lights on when going out at night; use a timer to turn lights on/off when away for an extended period.
- Notify neighbors and the police when going away on a trip.
- Use "Neighborhood Watch" to keep an eye on your neighborhood.
- Do not hide keys under the mat or in other conspicuous places.

If you see something suspicious, call 911.

Sept. 24 - Havre de Grace
Oct. 1 - McFaul
Oct. 2 - Aberdeen
Oct. 6 - Edgewood
Oct. 8 - Fallston
Oct. 13 - Highland

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Be Careful When Using a Power of Attorney

Contributed by Joseph I. Cassilly, State's Attorney for Harford County

The Register of Wills and State's Attorney have seen an increase in the number of fraudulent acts committed under a power of attorney. Elderly persons and vulnerable adults have had funds from bank accounts stolen or had assets disposed of against their wishes by relatives or friends who convinced them to execute a power of attorney. A power of attorney is a document that gives a third party power to act for you in legal or financial matters. You can get a general power of attorney which empowers a third person to run all of your affairs. This can be dangerous because with this type of document a power of attorney does not need your permission to dispose of your property.

The State's Attorney was recently referred cases for prosecution where the victim was persuaded to sign a general power of attorney that was prepared by a lawyer. In one instance, a woman was to be hospitalized for a week. Her relatives suggested that she give them a power of attorney to pay her bills and manage her affairs if there were complications from the surgery. She was driven by relatives to a lawyer who presented her with a general power of attorney. While the woman was in the hospital, her relatives cashed certificates of deposit, emptied and closed her bank accounts, and sold some

assets, resulting in a theft of \$800,000.

According to the victim, the attorney never asked about the circumstances surrounding the need for a power of attorney. The attorney could have recommended a limited power of attorney; a form is provided in the Estates and Trust Article. A limited power of attorney can be very specific, such as, giving someone the power to sell a car or write checks to pay certain bills.

Here are some ways to protect yourself when using a power of attorney:

- The attorney could add a condition that the document does not become effective until it is needed. For example, a doctor would have to certify that the person is not capable of handling their affairs.
- An attorney can put in a date terminating the power of attorney, meaning after that time, the document no longer grants the power to another person to act for you.
- An attorney that is hired to prepare a power of attorney has an ethical question of who is their client—the person who requests the document and pays for the preparation—or the principal named in the power of attorney. If the persons who hired the attorney are to become the agents under the power of attorney or may benefit from the power of attorney, then the attorney should insist on speaking to the principal out of their presence to determine first the principal's capacity and willingness to execute any legal document, and then their understanding of the need for and effect of a specific type of power of attorney.
- If you do not understand the need for a power of attorney or the terms of the document, do not sign it until you have had time to discuss it with someone you trust. Do not let anyone pressure you or rush the decision to sign a power of attorney.

The protection of the elderly and vulnerable adults, both physically and financially, remains a priority of law enforcement and the Office of the State's Attorney. We ask that all attorneys remain vigilant for the exploitation of vulnerable adults by potential or existing clients, and to take whatever steps are necessary within their ethical obligations to prevent such occurrences.

Preventing Serious Self-Injury

Contributed by Bill Wiseman, Public Information Officer, Harford Co. Health Dept.

While more deaths among seniors result from chronic and degenerative conditions, the highest rates of death resulting occur among people age 75+. Risks and causes of injury among seniors are associated with a variety of lifestyle factors: safety, nutrition, physical, mental and social health status, daily activities, use of medications, and living environment.

Older adults and adults with disabilities experience significant numbers of injuries and deaths each year as a result of which can be reduced or eliminated by taking measures that require only a minimum amount of thoughtful prevention. Likewise, the solutions to major risks cost little or no money to address.

The Harford County Health Department encourages seniors to adopt healthy lifestyles for longer, healthier, more fulfilling independent living by:

- Creating awareness that many injuries to older people can be prevented;
- Developing simple ways to recognize and correct injury hazards;

- Providing resources and information to health professionals and to the public; and
- Promoting well-being for elders to help enable them to maintain the highest possible level of independence, to r homes and communities.

There are many benefits of self-awareness and self-help regarding prevention of injuries. Engaging in programs design manage chronic disease, avoid falling, build strength and balance, improve nutrition, and increase mental and social a long way toward helping seniors improve their safety and quality of life.

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